



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of: John Francis Regan

Title: Lender and Insurer Transaction Processing System and Method

Art Unit: 2161

Serial No.: 09/188,827  
Filed: November 9, 1998  
Our Reference: SJ-10321US  
133 Richmond Street West,  
Suite 301  
Toronto, Ontario M5H 2L7

July 25, 2002

**VIA COURIER**

The Commissioner of Patents and Trademarks  
Washington, D.C. 20231

**Attention: Examiner J. Hayes**

Dear Sir:

Please find enclosed a Request for Continued Examination of the above application.

The Affidavit referred to in the Request is an Affidavit of John Regan swearing to a date of invention earlier than the earliest dates shown on both of the references cited by the Examiner in the Final Official Action.

Also enclosed with this Request is a request for a three-month extension of time and new formal drawings for filing in the application.

Please charge any deficiency in fees or credit any over payment in fees to our deposit account 040752.

*Handwritten notes:*  
RCE 1998  
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3002  
attachmer

**RECEIVED**  
JUL 30 2002  
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